

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RADU D. VADUVA
CONSTANTA POPESCU
Debtor(s)

Case No. 18-23741GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/22/2018.
- 2) The plan was confirmed on 10/31/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/04/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/12/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$85,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,336.69
Less amount refunded to debtor	\$2,687.76

NET RECEIPTS: **\$23,648.93**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,066.87
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,466.87**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AESPHEAA**	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	5,862.00	5,900.84	5,900.84	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	3,843.00	3,843.36	3,843.36	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	3,383.00	3,383.93	3,383.93	0.00	0.00
CHASE(*)	Unsecured	4,800.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	2,660.00	2,720.34	2,720.34	0.00	0.00
CITIBANK NA**	Unsecured	9,280.00	9,280.80	9,280.80	0.00	0.00
CITIBANK NA**	Unsecured	4,155.00	4,155.06	4,155.06	0.00	0.00
CITIBANK NA**	Unsecured	1,048.00	1,057.14	1,057.14	0.00	0.00
COLLEGE AVE STUDENT LOANS	Unsecured	2,484.00	2,486.95	2,486.95	0.00	0.00
DEPARTMENT STORES NATIONAL	Unsecured	2,315.00	2,315.11	2,315.11	0.00	0.00
DEPARTMENT STORES NATIONAL	Unsecured	5,124.00	5,124.62	5,124.62	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	195.29	195.29	0.00	0.00
ECMC(*)	Unsecured	2,500.00	2,534.52	2,534.52	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,515.00	3,626.80	3,626.80	0.00	0.00
LVNV FUNDING LLC	Unsecured	5,027.00	4,904.32	4,904.32	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B	Secured	0.00	178.38	178.38	84.06	0.00
NATIONSTAR MORTGAGE LLC D/B	Secured	127,000.00	125,591.15	0.00	10,419.36	0.00
NAVIENT	Unsecured	16,211.00	NA	NA	0.00	0.00
NAVIENT PC TRUST	Unsecured	16,500.00	16,422.93	16,422.93	0.00	0.00
PAYPAL CREDIT	Unsecured	3,800.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	14,846.00	14,858.55	14,858.55	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	3,597.00	3,597.80	3,594.80	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	737.00	737.53	737.53	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	2,660.00	2,660.75	2,660.75	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	1,879.00	1,947.51	1,947.51	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	15,262.00	15,262.70	15,262.70	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	9,960.00	9,960.24	9,960.24	0.00	0.00
QUANTUM3 GROUP LLC - AGENT C	Unsecured	2,798.00	2,643.95	2,643.95	0.00	0.00
SYNCHRONY BANK	Unsecured	4,458.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK	Unsecured	5,094.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	3,625.78	3,625.78	0.00	0.00
TOYOTA MOTOR CREDIT CORP (T	Secured	28,000.00	29,224.89	0.00	5,645.04	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	301.15	301.15	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	116,107.00	130,408.94	0.00	4,033.60	0.00
VERIZON BY AMERICAN INFOSOUF	Unsecured	NA	201.78	201.78	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$10,419.36	\$0.00
Mortgage Arrearage	\$178.38	\$84.06	\$0.00
Debt Secured by Vehicle	\$0.00	\$5,645.04	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$178.38	\$16,148.46	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$123,746.75	\$4,033.60	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,466.87</u>	
Disbursements to Creditors	<u>\$20,182.06</u>	
TOTAL DISBURSEMENTS :		<u>\$23,648.93</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/24/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.